Claims:

1. A point-of-sale commercial transaction processing system for processing a customer transaction based upon a verbal instruction from the customer, comprising:

- a) a first customer interaction terminal (CIT) adapted to receive the verbal instructions from a customer and convert the verbal instruction into an audio signal;
- b) a first computer system in communication with said first CIT and including an artificial intelligence (AI) system which receives said audio signal and processes said audio signal to at least partially recognize the verbal instruction from the customer; and
- c) a human-controlled response system in communication with said first computer system and adapted intervene to interact with the customer when said AI system has not satisfactorily recognized the verbal instruction from the customer.
- 2. A transaction processing system according to claim 1, wherein: said first CIT includes a microphone which receives the verbal instruction.

- 3. A transaction processing system according to claim 1, wherein:
 said first CIT is adapted to provide to the customer at least
 one of an audio and video confirmation that the verbal instruction
 was recognized.
- 4. A transaction processing system according to claim 1, wherein: said first CIT includes a video display, and said computer system animates a character on said video display.
- 5. A transaction processing system according to claim 4, wherein: said character is one of human-like, animal-like or whimsical.
- 6. A transaction processing system according to claim 5, wherein: said character is a mask ot for an establishment using said transaction processing system.
- 7. A transaction processing system according to claim 1, wherein: said first CIT displays one of advertising and promotions.
- 8. A transaction processing system according to claim 1, wherein: said first CIT includes a video display and details of said transaction are displayed on said display.

- 9. A transaction processing system according to claim 1, wherein: said first CIT includes a payment system.
- 10. A transaction processing system according to claim 9, wherein: said payment system includes at least one of a debit card reader, a credit card reader, and a currency reader.
- 11. A transaction processing system according to claim 1, wherein: said first CIT includes a printer.
- 12. A transaction processing system according to claim 1, wherein: said first CIT includes a video camera.
- 13. A transaction processing system according to claim 1, wherein: said first computer system is integral with said first CIT.
- 14. A transaction processing system according to claim 1, wherein: said first computer system is adapted to respond to the verbal instruction.
- 15. A transaction processing system according to claim 1, wherein: the verbal instruction pertains to a restaurant food order.

- 16. A transaction processing system according to claim 1, wherein: said first CIT is in wireless communication with said first computer system.
- 17. A transaction processing system according to claim 1, wherein: said human-controlled response system is off-premises relative to said first CLT and said first computer system.
- 18. A transaction processing system according to claim 1, further comprising:
- d) a second CIT in communication with said first computer system.
- 19. A transaction processing system according to claim 1, further comprising:
- d) a second computer system in communication with said response system; and
- e at least one CIT in communication with said second computer system.

- 20. A method of processing a commercial transaction, comprising:
 - a) providing an interactive terminal;
- b) eliciting a verbal instruction from a customer to the interactive terminal;
- c) upon verbal instruction from the customer to the interactive terminal, processing the verbal instruction with artificial intelligence (AI) routines; and
- d) upon determining a problem in said processing, having a human intervene to process the verbal instruction.
- 21. A method according to claim 20, wherein:

 said interactive terminal is adapted to elicit a restaurant

 food order.
- 22. A method according to claim 20, further comprising:
- e) providing feedback to the customer after the verbal instruction is processed by one of the AI routines and the human.
- A method according to claim 22, wherein:
 said feedback includes at least one of audio feedback and video feedback.
- 24. A method according to claim 22, wherein: said feedback is controlled by AI routines.

26. A method according to claim 22, wherein:

said verbal instruction is the order of a restaurant menu item, and said feedback includes at least one of,

- i) prompting the customer to add additional menu items to the order, and
- ii) prompting the customer to increase the size of the menu
- 27. A method according to claim 20, further comprising: repeating b), c), and d) until a customer has no additional verbal instructions for the transaction.
- 28. A method according to claim 20, further comprising:
 - e) collecting payment from the customer via the terminal.

A method according to claim 20, wherein:
the human is located off-premises relative to said
interactive terminal.

30. A method according to claim 20, wherein:

said human receives the verbal instruction over a voice over internet protocol (VoIP) network connection.

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